



# 2017 Kaiser Permanente Health Plans for Aurora Public Schools

Effective July 1, 2017, you will have the following health plan options.

## Choose a top doctor

With our medical group, of more than 1,100 physicians and specialists, you can seek care at any of our highly accredited Kaiser Permanente Medical Offices. We have 29 along the Front Range and two locations in the mountains. We also have a comprehensive network of community providers across our service areas.

## Easily see specialists

You don't need a referral for obstetrics-gynecology, optometry, psychiatry, chemical dependency, or addiction medicine. For other specialties, your doctor can easily refer you.

## Save time and money

You can exchange emails, schedule phone consultations, and even connect/chat in real time with Kaiser Permanente doctors. And at no additional cost. Whether in-person or online, we've got you covered.

## DHMO, \$1,000 (Current APS Plan)

Plan Overview: \$1,000 Individual/\$3,000 Family deductible; 10% coinsurance; \$25 office visit copayment. For a high-level plan overview, visit [How does a DHMO deductible work?](#)

### DHMO, \$1,000 (Current APS Plan)

Coverage	Monthly Premium	Employee Contribution	APS Contribution
Employee Only	\$502.14	\$28.50	\$473.64
Employee + Spouse	\$1,104.72	\$631.08	\$473.64
Employee + Children	\$903.86	\$430.22	\$473.64
Employee + Family	\$1,406.00	\$932.36	\$473.64

## DHMO, \$2,500

Plan Overview: \$2,500 Individual/\$7,500 Family deductible; 20% coinsurance; \$25 office visit copayment. For a high-level plan overview, visit [How does a DHMO deductible work?](#)

### DHMO, \$2,500

Coverage	Monthly Premium	Employee Contribution	APS Contribution
Employee Only	\$455.62	\$-18.02	\$473.64
Employee + Spouse	\$1,002.37	\$528.73	\$473.64
Employee + Children	\$820.12	\$346.48	\$473.64
Employee + Family	\$1,275.75	\$802.11	\$473.64

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### HDHP, \$1,500 with HSA (Aggregate plan)

**Plan Overview:** \$1,500 Individual/\$3,000 Family deductible; 10% coinsurance. If you choose this plan and are providing coverage for your family, you will need to meet the family deductible before the coinsurance is applicable. To learn more about this type of plan, visit [How does a high-deductible health plan work?](#)

HSA, \$1,500			
Coverage	Monthly Premium	Employee Contribution	APS Contribution
Employee Only	\$482.57	\$8.93	\$473.64
Employee + Spouse	\$1,061.66	\$588.02	\$473.64
Employee + Children	\$868.63	\$394.99	\$473.64
Employee + Family	\$1,351.21	\$877.57	\$473.64

### HDHP, \$3,000 with HSA

**Plan Overview:** \$3,000 Individual/\$6,000 Family deductible; 20% coinsurance. To learn more about this type of plan, visit [How does a high-deductible health plan work?](#)

HSA, \$3,000			
Coverage	Monthly Premium	Employee Contribution	APS Contribution
Employee Only	\$431.48	\$-42.16	\$473.64
Employee + Spouse	\$949.25	\$475.61	\$473.64
Employee + Children	\$776.66	\$303.02	\$473.64
Employee + Family	\$1,208.13	\$734.49	\$473.64

### Point of Service (POS)

**Plan overview:** The Added Choice Triple Option gives you a choice that combines all the benefits of our HMO or Deductible HMO plus the ability to continue seeing your existing doctor or one from our Private Healthcare System (PHCS) network. For a list of participating physicians, visit [KP PHCS Network](#). For a high-level overview of our POS plan, visit [How does an Added Choice Plan work?](#)

Point of Service (POS)			
Coverage	Monthly Premium	Employee Contribution	APS Contribution
Employee Only	\$621.01	\$147.37	\$473.64
Employee + Spouse	\$1,366.22	\$892.58	\$473.64
Employee + Children	\$1,117.82	\$644.18	\$473.64
Employee + Family	\$1,738.83	\$1,265.19	\$473.64